

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE

| | | |
|-------------------------------|---|--------------------|
| IN RE: GREGORY WILLIAMS |) | |
| 1003 KINGSTON SPRINGS ROAD #B |) | CASE NO.: 14-04911 |
| KINGSTON SPRINGS, TN 37082 |) | CHAPTER 13 |
| SSN: XXX-XX-7510 |) | JUDGE: HARRISON |
| |) | |
| Debtors GREGORY WILLIAMS |) | |

AMENDED MONTHLY FAMILY BUDGET

| <u>EXPENSES</u> | <u>Prior Budget*</u> 6/20/2014 | <u>Current Budget*</u> 6/15/2016 |
|---|-----------------------------------|-------------------------------------|
| Rent / Mortgage: | \$ 800.00 | \$ 650.00 |
| Utilities: | | |
| Electricity, heat & natural gas | \$ 150.00 | \$ 125.00 |
| water, sewer, garbage | | \$ 40.00 |
| Telephone. Cell phone, internet, satelite and cable | \$ 136.00 | \$ 120.00 |
| rental or homeowners insurance | | |
| home maintenance | | |
| Other : | | |
| Other (_____): | | |
| Food and houskeeping supplies | \$ 300.00 | \$ 250.00 |
| childcare and childrens education costs | | |
| clothing, Laundry & Dry Cleaning: | \$ 20.00 | \$ 25.00 |
| personal care products & services | \$ 10.00 | \$ 15.00 |
| Medical & Dental Expenses: | \$ 20.00 | \$ 20.00 |
| Transportation, include gas, maintenance, bus or train fair: | \$ 150.00 | \$ 175.00 |
| Insurance (not deducted from wages): | | |
| Life: | | |
| health | | |
| vehicle | \$ 80.00 | \$ 80.00 |
| Other: | | |
| Other (_____): | | |
| Taxes (not deducted from wages): | | |
| Child Support: | | |
| Installment payments | | |
| Other Monthly Expenses (PROPOSED SECURED CREDIT CARD): | | \$ 75.00 |
| TOTAL MONTHLY EXPENSES: | \$ 1,666.00 | \$ 1,575.00 |

AMENDED MONTHLY FAMILY BUDGET, CONTINUED

| <u>INCOME</u> | | <u>Prior Budget*</u> | <u>Current Budget*</u> |
|--|----------------------|-----------------------------|-------------------------------|
| Debtor's Gross Income: | | \$ 2,469.00 | \$ 2,581.00 |
| Spouse's Gross Income: | | | |
| Subtotal Gross Income: | | \$ 2,469.00 | \$ 2,581.00 |
| Payroll Deductions: | <u>Prior*</u> | <u>Current*</u> | |
| Payroll Taxes: | \$ 194.00 | \$ 266.00 | |
| 401(K): | | \$ 50.00 | |
| Health Insurance: | \$ 159.00 | \$ 184.00 | |
| Life Insurance: | | | |
| Short Term Disability: | | \$ 19.00 | |
| Total Payroll Deductions: | \$ 353.00 | \$ 519.00 | |
| Subtotal Net Income: | | \$ 2,116.00 | \$ 2,062.00 |
| Other Regular Income: | | | |
| Support/Alimony: | | | |
| Pension/SS/VA: | | | |
| Other (____): | | | |
| TOTAL MONTHLY INCOME: | | \$ 2,116.00 | \$ 2,062.00 |
| SUMMARY: | | | |
| Total Monthly Income (from above): | | \$ 2,116.00 | \$ 2,062.00 |
| minus Total Monthly Expenses (from page 1): | | \$ 1,666.00 | \$ 1,575.00 |
| equals Monthly Surplus: | | \$ 450.00 | \$ 487.00 |
| Monthly Plan Payment: | | \$450.67 | \$484.00 |
| Duration of Plan (months): | | 60 | 60 |
| Dividend to Unsecured Creditors (%): | | 20% | 20% |
| Secured Creditors Affected: | | | |

Budgeting Class Completed on **August 19, 2014**

** Explain any increase or decrease in income, expenses, or dividend that exceeds 10%:

Debtor is seeking permission to obtain a secured credit card for the purpose of rebuilding his credit and improve his credit score for the purpose of obtaining a home loan. Rent has decreased.

/s/ **Gregory Williams** **6/3/16**

